

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

 In re Application of
 Roscoe et al.

Serial No.: Herewith

Filed: Herewith

For: **METHOD AND SYSTEM
 FOR TRACKING,
 RECONCILING AND
 ADMINISTERING FEES
 AND COSTS IN
 INVESTMENT-BASED
 VARIABLE LIFE
 INSURANCE VALUE**

Group Art Unit: TBA
 Examiner: TBA

#4

11011 U.S. PTO
 09/891976
 06/26/01

 Assistant Commissioner for Patents
 Washington, D. C. 20231

SIR:

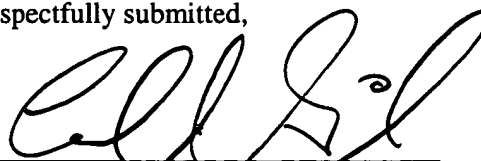
INFORMATION DISCLOSURE STATEMENT

In accordance with the rules relating to the duty of disclosure, 37 CFR §1.56 and §1.97,
 Applicant submits herewith Form PTO-1449 and copies of the references listed therein.

Applicant believes that no fee is due at this time. If, however, a fee is deemed due, authority
 is hereby given to charge such fee to Deposit Account No. 04-1679.

Consideration and entry of these references is respectfully requested.

Respectfully submitted,


 Carl A. Giordano
 Reg. No. 41,780

June 26, 2001

Duane, Morris & Heckscher LLP
 100 College Road West, Suite 100
 Princeton, New Jersey 08540
 Telephone: (609) 919-4406
 Facsimile: (609) 919-4401 - facsimile

INFORMATION DISCLOSURE CITATION

Sheet 1 of 1
Docket No. Hartford-4
Serial No. Herewith
Applicant: Roscoe et al.
Filing Date: Herewith Group: TBA

U.S. PATENT DOCUMENTS

EXAMINER INITIALS *	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
A	5,926,792	7/20/99	Koppes et al.			9/18/98

FOREIGN PATENT DOCUMENTS

EXAMINER INITIALS *	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	<u>TRANSLATION</u> YES / NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

--	--	--

*EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if in conformance and not considered. Include copy of this form with next communication to applicant.

11011 U.S. PTO
19/891978

06/26/01